### Case:20-02911-MCF13 Doc#:22 Filed:09/30/20 Entered:09/30/20 13:48:34 Desc: Main Document Page 1 of 11 IN THE UNITED STATES BANKRUPTCY COURT

## FOR THE DISTRICT OF PUERTO RICO

In Re: FERNANDO L . ROSA VILLEGAS	Case	No.: <u>20-02911-B</u>	<u>skt</u>
	Chap	ter 13	
xxx-xx- <u>6276</u> xxx-xx	☐ Check if this is a Pre	-Confirmation ar	mended plan.
PR Local Form G Chapter 13 Plan dated 09/30/2020.	☐ Check if this is a Pos Proposed by: ☐ Deb ☐ Trus ☐ Uns	otor(s)	·
	If this is an amended of the plan that have PART 1.3;4.4;	been changed.	he sections
PART 1: Notices			
To Debtors:  This form sets out options that may be appropriate in y Plans that do not comply with local rules and ju	our circumstances or that it is publicial rulings may not be confirm	ermissible in yo	
In the following notice to creditors, you must check e			
To Creditors: Your rights may be affected by this plan. Your cl  You should read this plan carefully and discuss it v have an attorney, you may wish to consult one. The only and shall not affect the meaning or interpretatio	vith your attorney if you have one e headings contained in this pla	in this bankruptcy	
If you oppose the plan's treatment of your claim objection to confirmation at least 7 days before ordered by the Bankruptcy Court. The Bankruptconfirmation is filed. See Bankruptcy Rule 3015. In this plan, unless ordered otherwise.	re the date set for the hearing of the court may confirm this plan w	on confirmation, ithout further notice	, unless otherwise ce if no objection to
If a claim is withdrawn by a creditor or amended to account of such claim: (1) The trustee is authorized allocated towards the payment of such creditor's clai such creditor has received monies from the trustee of the related claim to the trustee for distribution t repays his or her creditors in full, funds received in e	I to discontinue any further disburs im shall be disbursed by the trustee (Disbursed Payments), the creditor to Debtor's remaining creditors. (4	ements to related to Debtor's rema shall return funds If Debtor has pr	I claim; (2) The sum iining creditors. (3) I s received in excess roposed a plan tha
The following matters may be of particular important plan includes each of the following items. If an item will be ineffective if set out later in the plan.	• ,		
1.1 A limit on the amount of a secured claim, set out in Section 3.2, partial payment or no payment at all to the secured creditor	which may result in a	☐ Included	■Not included
1.2 Avoidance of a judicial lien or nonpossessory, nonpurchase-mo in Section 3.4	ney security interest, set out	Included	■ Not included

Nonstandard provisions, set out in Part 8

☐ Not included

**■** Included

Case:20-02911-MCF13 Doc#:22 Filed:09/30/20 Entered:09/30/20 13:48:34 Desc: Main Document Page 2 of 11

# PART 2: Plan Payments and Length of Plan

#### 2.1 Debtor(s) will make payments to the trustee as follows:

PMT Amount	Period(s)	Period(s) Totals	Comments
\$ 150	13	\$ 1,950	
\$ 250	47	\$ 11,750	
		\$ 0	
		\$ 0	
		\$ 0	
Subtotals	60	\$ 13,700	

Insert additional lines if needed

If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

	ordanord opedined	iii tiilo piaii.					
.2 <b>Re</b>	gular payments to	the trustee will b	oe made from future	income in the follo	owing manner:		
Ch	eck all that apply.						
	Debtor(s) will make	payments pursua	nt to a payroll deducti	on order.			
	Debtor(s) will make	payments directly	to the trustee.				
	Other (specify meth	nod of payment): _					
Inc	ome tax refunds:						
will		S.C. § 1325(b)(2).	If the Debtor(s) nee		he plan term within 14 ı portion of such "Tax		
Ad	ditional payments	:					
Ch	eck one.						
▣	None. If "None" is	checked, the rest	of § 2.4 need not be c	ompleted or reprod	luced.		
	Debtor(s) will make and date of each ant		• •	om other sources, a	s specified below. Des	scribe the source, es	timated amount,
1 Mair Chec the: by t inte liste curr	The debtor(s) will n applicable contract he debtor(s), as sp rest, if any, at the r ed on a proof of clair rent installment pay	ents and cure of one checked, the rest of the currer and noticed in conception of the stated, pro-rain filed before the ment and arrear.	default, if any.  If § 3.1 need not be contractual installment of the contractual installment	ent payments on the licable rules. Thes on a listed claim wamount is provided Bankruptcy Rule 30 f a contrary timely f	ne secured claims liste e payments will be dis vill be paid in full throu d below. Unless othen 002(c) control over any iled proof of claim, the	bursed either by the igh disbursements li wise ordered by the contrary amounts li amounts stated belo	e trustee or directly by the trustee, with court, the amount sted below as to the ow are controlling.
pay	ments under this	aragraph as to th		e, and all secured o	s paragraph, then, unl claims based on that co an by the debtor(s).		
Naı	me of Creditor	Collateral	Current Installments Payments (Including escrow)	Amount of arrearage (If any)	Interest rate on arrearage (If any)	Monthly Plan PMT on arrearage	Estimated tota payments by trustee
			_ \$	\$	%	\$	\$
			Distributed by:				
			☐Trustee		Months	Starting on Plan	Month

■Debtor(s)

Case:20-02911-	INICETO F	Doc#:22 Filed					
Name of Creditor	Collateral	Current Installments Payments (Including escrow)	Amount of arrearage (If any)	3 of 11 Interest rate on arrearage (If any)		Monthly Plan PMT on arrearage	Estimated tota payments by trustee
	-	\$	\$	%		\$	\$
		Distributed by ☐Trustee ☐Debtor(s)	r:	Mo	onths	Starting on Pla	n Month
Name of Creditor	Collateral	Current Installments Payments (Including escrow)	Amount of arrearage (If any)	Interest rate on arrearage (If any)		Monthly Plan PMT on arrearage	Estimated tota payments by trustee
		\$	\$	%		\$	\$
		Distributed by ■Trustee □Debtor(s)	r.	Mo	nths	Starting on Pla	n Month
Insert additional lines	as needed.						
Request for valuatio	n of security, p	ayment of fully secu	ıred claims, and mo	odification of unc	dersecure	ed claims. Chec	k one.
					lersecure	ed claims. Chec	k one.
	checked, the re	st of § 3.2 need not b	ne completed or repr	oduced.			k one.
None. If "None" is	checked, the re paragraph will be passes that the co- cor(s) state that vernmental unit Bankruptcy Rule	st of § 3.2 need not be see effective only if the urt determine the va the value of the secu s, unless otherwise of es controls over any	ne completed or representation of the secured red claim should be ordered by the count contrary amount list	coduced.  art 1 of this plan is claims listed belo as set out in the control the value of a set obelow. For each	w. For eacolumn he ecured cla	ach non-governreaded <i>Amount o</i> aim listed in a palaim, the value	mental secured clai f secured claim. Fo proof of claim filed in of the secured claim
■ None. If "None" is  The remainder of this  The debtor(s) requ listed below, the debt secured claims of go accordance with the will be paid in full with	checked, the re paragraph will be paragraph will	st of § 3.2 need not be the effective only if the curt determine the value of the secules, unless otherwise descontrols over any trate stated below. If not exceeds the amount of this plan. Unless of this plan. Unless of	the completed or reprint applicable box in Pallue of the secured red claim should be predered by the court contrary amount list to monthly payment int of the secured cotherwise ordered below as having no otherwise ordered by	coduced.  art 1 of this plan is  claims listed belo as set out in the c , the value of a se ed below. For eac s listed below, dis  aim will be treate value, the credite	w. For eacolumn he ecured clack listed contribution was an upon's allower	ach non-governreaded <i>Amount o</i> aim listed in a polaim, the value will be pro-rated unsecured claim ed claim will be	mental secured claif secured claim. For some of claim filed in of the secured claim according to section under Part 5 of the treated in its entire
The debtor(s) requisited below, the debt secured claims of go accordance with the will be paid in full with 7.2.  The portion of any a plan. If the amount of as an unsecured claims.	checked, the reparagraph will be paragraph will be paragraph will be paragraph will be paragraph with the color(s) state that wernmental units Bankruptcy Rule interest at the paragraph interest at the paragraph will be paragraph. It is a creditor's seem under Part 5 sover any contain listed below	st of § 3.2 need not be be effective only if the curt determine the value of the secus, unless otherwise des controls over any rate stated below. If not at exceeds the amount of this plan. Unless or any amounts listed in a shaving value in	the completed or representation of the secured contrary amount list to monthly payment in the secured contrary are contrary and the secured contrary amount list to monthly payment in the secured contrary are contrary and the secured contrary are contrary amount list to monthly payment in the secured contrary are con	coduced.  art 1 of this plan is  claims listed belo as set out in the c , the value of a se ed below. For eac s listed below, dis  aim will be treate value, the credit y the court, the ar	w. For eacolumn he ecured clack listed control with the c	ach non-governreaded Amount of aim listed in a polaim, the value will be pro-rated unsecured claimed claim will be the creditor's tot	mental secured clai f secured claim. For proof of claim filed in of the secured claim according to section a under Part 5 of the treated in its entired all claim listed on the
The remainder of this  The remainder of this  The debtor(s) requ listed below, the debt secured claims of go accordance with the will be paid in full with 7.2.  The portion of any a plan. If the amount of as an unsecured claid proof of claim control  The holder of any cl	checked, the reparagraph will be paragraph will be paragraph. The paragraph will be paragraph will be paragraph will be paragraph. The paragraph will be paragraph. The paragraph will be paragraph. The paragraph will be paragraph will be paragraph will be paragraph. The paragraph will be paragraph will be paragraph. The paragraph will be paragraph will be paragraph. The paragraph will be paragraph will be paragraph will be paragraph. The paragraph will be paragraph will be paragraph will be paragraph. The paragraph will be paragraph will be paragraph. The paragraph will be paragraph will be paragraph will be paragraph. The paragraph will be paragraph will be paragraph will be paragraph. The paragraph will be paragraph will be paragraph will be paragraph. The paragraph will be paragraph will be paragraph	st of § 3.2 need not be be effective only if the curt determine the value of the secus, unless otherwise descontrols over any rate stated below. If not at exceeds the amount cured claim is listed of this plan. Unless drary amounts listed in as having value in (s) until the earlier of etermined under none	lue of the secured red claim should be ordered by the count contrary amount list o monthly payment of the secured c below as having no otherwise ordered by the column headed bankruptcy law, or	coduced.  art 1 of this plan is claims listed belo as set out in the c, the value of a sed below. For each is listed below, disaim will be treate value, the creditry the court, the and Amount of security.	w. For eacolumn he ecured clach listed of stribution were as an upor's allower mount of the	ach non-governreaded Amount of aim listed in a polaim, the value will be pro-rated unsecured claim ed claim will be the creditor's toto will retain the least and the leas	mental secured claif secured claim. For or of claim filed in of the secured claim according to section under Part 5 of the treated in its entire ral claim listed on the ien on the property
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Insert additional lines as needed.

3.2

Secured claims excluded from 11 U.S.C. § 506.

Page 4 of 11 Check one. ■ None. If "None" is checked, the rest of § 3.3 need not be completed or reproduced. ☐ The claims listed below were either: (1) Incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or (2) Incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value. These claims will be paid in full under the plan with interest at the rate stated below. These payments will be disbursed either by the trustee or directly by the debtor, as specified below. Unless otherwise ordered by the court, the claim amount stated on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) controls over any contrary amount listed below. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling. The final column includes only payments disbursed by the trustee rather than by the debtor. If the Trustee is to disburse and no monthly payment amount is listed below, distribution will be prorated according to plan section 7.2. Name of Creditor Collateral Amount of Interest Monthly plan Estimated total payments by Trustee Claim Rate payment Distributed by: Months **■**Trustee Starting on Plan Month □Debtor(s) Name of Creditor Collateral Amount of Interest Monthly plan Estimated total payment Claim Rate payments by Trustee Months Distributed by: Starting on **■**Trustee Plan Month ☐Debtor(s) Insert additional lines as needed. 3.4 Lien Avoidance. Check one. None. If "None" is checked, the rest of § 3.4 need not be completed or reproduced. The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked. The judicial liens or nonpossessory, nonpurchase money security interests securing the claims listed below impair exemptions to which the debtor(s) would have been entitled under 11 U.S.C. § 522(b). Unless otherwise ordered by the court, a judicial lien or security interest securing a claim listed below will be avoided to the extent that it impairs such exemptions upon entry of the order confirming the plan. The amount of the judicial lien or security interest that is avoided will be treated as an unsecured claim in Part 5 to the extent allowed. The amount, if any, of the judicial lien or security interest that is not avoided will be paid in full as a secured claim under the plan. See 11 U.S.C. § 522(f) and Bankruptcy Rule 4003(d). If more than one lien is to be avoided, provide the information separately for each lien. If no monthly payment is listed below, distribution will be prorated according to plan section 7.2. Information regarding Calculation of Lien Avoidance Treatment of Remaining secured judicial lien or security interest Name of Creditor Amount of secured claim after a. Amount of lien avoidance (line a minus line f) b. Amount of all other liens \$ Collateral c. Value of claimed exemptions \$ Interest Rate (if applicable) Lien identification (such as 0 Months d. Total of adding lines a, b and c judgment date, date of lien recording, book and page Starting on number) Plan Month Monthly Payment on secured claim

Case:20-02911-MCF13 Doc#:22 Filed:09/30/20 Entered:09/30/20 13:48:34 Desc: Main

\$

e. Value of debtor's interest in property

f College	Document Pag		0
T. Subtra	act line e from d.	_ \$	V
Extent o	of exemption impairment		Estimated total payments on secured claim
(check a	applicable box)		\$
	is equal to or greater than line a. ire lien is avoided (Do not complete	the next column.)	
	is less than line a. n of the lien is avoided. (Complete t	the next column.)	
sert additional lines as needed.			
urrender of collateral.			
heck one.			
■ None. If "None" is checked, the res	st of § 3.5 need not be completed o	or reproduced.	
request that upon confirmation of this stay under § 1301 be terminated in albe treated in Part 5 below.	s plan the stay under 11 U.S.C. § 3 Il respects. Any allowed unsecured	62(a) be terminated as to d claim resulting from the	o the collateral only and that the edisposition of the collateral will
Name of creditor	C	Collateral	
Name of creditor		Collateral	
Name of creditor		Collateral	
Name of creditor		collateral	
Name of creditor		collateral	
		collateral	
		collateral	
sert additional lines as needed.			).
sert additional lines as needed. re-Confirmation Adequate Protection Payments pursuant to 11 USC §13	n Monthly Payments ("APMP") to 326(a)(1)(C):		).
sert additional lines as needed. re-Confirmation Adequate Protection	n Monthly Payments ("APMP") to		s. Comments
sert additional lines as needed. re-Confirmation Adequate Protection Payments pursuant to 11 USC §13	n Monthly Payments ("APMP") to 326(a)(1)(C):		
sert additional lines as needed. re-Confirmation Adequate Protection Payments pursuant to 11 USC §13	n Monthly Payments ("APMP") to 326(a)(1)(C):		
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sert additional lines as needed. re-Confirmation Adequate Protection Payments pursuant to 11 USC §13	n Monthly Payments ("APMP") to 326(a)(1)(C):		

3.5

3.6

Other Secured Claims Modifications. Document Page 6 of 11 Check one. None. If "None" is checked, the rest of § 3.7 need not be completed or reproduced. Secured Claims listed below shall be modified pursuant to 11 U.S.C. § 1322(b)(2) and/or § 1322(c)(2). Upon confirmation, the Trustee shall pay the allowed claim as expressly modified by this section, at the annual interest rate and monthly payments described below. Any listed claim will be paid in full through disbursements by the trustee, with interest, if any, at the rate stated, pro-rated unless a specific amount is provided below. Unless otherwise ordered by the court, the amounts listed on a proof of claim filed before filing deadline under Bankruptcy Rule 3002(c) control over any contrary amounts listed below. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling. If no monthly payment amount is listed below, distribution will be prorated according to plan section 7.2. Modified Modified Property Property Total Monthly Name of Creditor Claim Claim Amount Estimated Insurance Payment Total PMTs by ID# Interest Term P&I Taxes Rate (Months) (Escrow) (Escrow) Trustee Starting on ☐ To be Pay Plan Month In Full 100% \$\_\_\_\_\$ \_\_\_ Starting on ☐ To be Pay Plan Month In Full 100% Starting on ☐ To be Pay Plan Month In Full 100% Insert additional lines as needed. PART 4: Treatment of Fees and Priority Claims General Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest. Trustee's Fees Trustee's fees are governed by statute and may vary during the term of the plan, nevertheless are estimated for confirmation purposes to be 10 % of all plan payments received by the trustee during the plan term. 4.3 Attorney's fees Check one 🖳 Flat Fee: Attorney for Debtor(s) elect to be compensated as a flat fee their legal services, up to the plan confirmation, according to LBR 2016-1(f). OR ☐ Fee Application: The attorneys' fees amount will be determined by the Court, upon the approval of a detailed application for fees and expenses, filed not later than 14 days from the entry of the confirmation order. 150.00 Attorney's fees paid pre-petition 3,850.00 Balance of attorney's fees to be paid under the plan are estimated to be:

Case:20-02911-MCF13 Doc#:22 Filed:09/30/20 Entered:09/30/20 13:48:34 Desc: Main

4.1

4.2

If this is a post-confirmation amended plan, estimated attorney's fees:

Check one.  None If "None" is checked	the rest of 8.4.4 r	need not be completed or repro	duced	
	_			
The Trustee shall pay in f	ull all allowed clair	ns entitled to priority under §5	507, §1322(a)(2), estimated in	\$ <u>6,991</u> _
Name of Priority Credito	or	Estima	te Amount of claim to be paid	
ASUME(POC#3)			6,991.41	
		\$		
		\$		
		\$		
Insert additional lines as need	ed.			
Domestic support obligation	ns assigned or ow	red to a governmental unit an	d paid less than full amount.	
Check one.				
None. If "None" is checked	l, the rest of § 4.5 n	need not be completed or repro	duced.	
	be paid less than th	he full amount of the claim und	port obligation that has been ler 11 U.S.C. § 1322(a)(4). <i>Thi</i>	
Name of Creditor		Estima	ted Amount of claim to be pai	d
		\$		
Insert additional lines as need				
msert additional imes as need	Gu.			
Post confirmation property	insurance coveraç	je		
Check one.				
None. If "None" is checked	l, the rest of § 4.6 n	need not be completed or repro	duced.	
The debtor(s) propose to pro	ovide post confirmatio	n adequate protection to the secur	ed creditors listed below by providin	g property insurance covera
. ,	Insurance		Estimated Insurance	Estimated total
Name of Creditor Insured	Company	Insurance Coverage Beginning Date	Premium to be paid	
				payments by Trust
			Premium to be paid	payments by Trust
			Premium to be paid  \$  Distributed by:  Trustee	payments by Trust
			Premium to be paid  \$  Distributed by:	payments by Trust
			Premium to be paid  \$  Distributed by:  Trustee	payments by Trust  \$ \$
			Premium to be paid  \$  Distributed by:  Trustee  Debtor(s)	payments by Trust

Case:20-02911-MCF13 Doc#:22 Filed:09/30/20 Entered:09/30/20 13:48:34 Desc: Main

Case:20-02911-MCF13 Doc#:22 Filed:09/30/20 Entered:09/30/20 13:48:34 Desc: Main Document Page 8 of 11

### PART 5: Treatment of Nonpriority Unsecured Claims

Nonpriority unsecured claims not separately classified.

Insert additional lines as needed.

<u> </u>								
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	the total amount of the		·		a thia mlau			
i ne tunas remai	ining after disburseme	nts nave been made	to all other creditors	s provided for i	1 this plar	1.		
If the estate of t	he Debtor(s) were liqu	idated under chapter	7, nonpriority unse	cured claims w	ould be p	aid app	oroximat	tely \$
Maintenance of pa	yments and cure of a	ny default on nonp	riority unsecured o	laims. Check	one			
Check one.								
None. If "None" i	is checked, the rest of	§ 5.2 need not be co	mpleted or reprodu	ced.				
on which the last padirectly by the deb	Ill maintain the contrac ayment is due after th tor(s), as specified be blumn includes only pa	e final plan paymen low. The claim for the	t. Contractual insta e arrearage amount	llment paymen will be paid in	ts will be full as sp	disbur	sed eith	ner by the tru
Name of creditor		Current i payment	nstallment s	Amount of a to be paid	rrearage			ated total ents by e
		\$		\$			\$	
			- d le				- <u> </u>	
		Distribute  Truste						
		Debtor						
			. ,	_				
		\$		\$			\$	
		Distribute	•					
		■Truste	е					
		Debtor	r(s)					
Insert additional line	es as needed.		r(s)					
	es as needed. lassified nonpriority	Debtor	. ,					
		Debtor	. ,					
Other separately c		□Debtorunsecured claims. (	Check one.	ced.				
Other separately c Check one.  None. If "None" i	lassified nonpriority	□Debtorunsecured claims. (§ 5.3 need not be co	Check one. mpleted or reproduc		ed as follo	ws:(lf T	rustee i	s to disburse
Other separately c Check one.  None. If "None" i	lassified nonpriority	□Debtor unsecured claims. ( § 5.3 need not be co	Check one.  mpleted or reproduce  parately classified a	and will be treate	ed as follo n section	ws:(lf T 7.2.)	rustee i	s to disburse
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Other separately c Check one. None. If "None" i The nonpriority u and no monthly p	lassified nonpriority is checked, the rest of insecured allowed clair bayment amount is liste	Debtor unsecured claims. ( § 5.3 need not be co ms listed below are seed below, distribution  Treatment (to be paid prorated)	Check one.  mpleted or reproduce parately classified a will be prorated according.  Amount to be paid on the claim	and will be treate ording with pla Interest Rate (if applicable)	n section Months S o N	7.2.) starting n Plan lonth	PMT	Estimated total amount
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Case:20-02911-MCF13 Doc#:22 Filed:09/30/20 Entered:09/30/20 13:48:34 Desc: Main Document Page 9 of 11
PART 6: Executory Contracts and Unexpired Leases

	The executory contract unexpired leases are re		ed below are assume	d and will be treate	d as specified. All otl	her executory contracts and
	Check one.					
	None. If "None" i	s checked, the rest of § 6.1 r	need not be completed	or reproduced.		
	subject to any con		arage payments will l	•		lebtor(s), as specified below, lumn includes only payments
	Name of Creditor	Description of leased Property or executory Contract	Current Installment payment	Amount of arrearage to be paid	Treatment of arrearage (Refer to other plan section if applicable)	Estimated total payments by Trustee
			\$	\$		\$
			Distributed by: Trustee			
			Deptor(s)	r.		<b>o</b>
			Ф	\$		\$
			Distributed by:  ■Trustee			
			Debtor(s)			
			Deptor(s)			
<b>PA</b>	_	of Property of the		<u>Distributior</u>	Order	
	Check the applicabl	le box:				
	plan confirmatio	n.				
	entry of discharg	e.				
	other:					
7.2		by the Trustee will be in the flects the order of distribution		s prorate distribution	n among claims with s	same number.)
	<ol> <li>Distribution on A</li> <li>Distribution on S</li> <li>Distribution on P</li> <li>Distribution on S</li> <li>Distribution on D</li> <li>Distribution on P</li> <li>Distribution on P</li> <li>Distribution on D</li> <li>Distribution on U</li> <li>Distribution on U</li> <li>Distribution on U</li> </ol>	dequate Protection Payment ttorney's Fees (Part 4, Sectic ecured Claims (Part 3, Sectic ost Confirmation Property Insecured Claims (Part 3, Sectic ecured Claims (Part 4, Section Claims (Part 4, Section Claims (Part 4, Section Claims (Part 4, Section Claims (Part 5, Section Claims (Part 5))	on 4.3) on 3.1 total) - Currents urance Payments (Pai on 3.7) on 3.1 total) - Arreara on 3.2 total) on 3.3 total) on 3.4 total) ction 6.1) on 4.5 total) on 4.4 total) ction 5.2) ction 5.3)	contractual installm rt 4, Section 4.6)	ent payments	

Trustee's fees are distributed before each of the distributions above described pursuant to 28 U.S.C. § 586(e)(2).

Case:20-02911-MCF13 Doc#:22 Filed:09/30/20 Entered:09/30/20 13:48:34 Desc: Mair Document Page 10 of 11	1
PART 8: Nonstandard Plan Provisions	_
8.1 Check "None" or list the nonstandard plan provisions.	
None. If "None" is checked, the rest of Part 8 need not be completed or reproduced.	
Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included the Official Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.	in
Each paragraph must be numbered and labeled in boldface type, and with a heading stating the general subject matter of the paragraph.	
The following plan provisions will be effective only if there is a check in the box "Included" in § 1.3.	
8.2 THIS SECTION FURTHER CLARIFIES PLAN SECTION 2.3-TURN OVER OF TAX REFUND	
- Income tax refunds, if any, will be devoted each year as periodic payments, to the plan's funding until	
plan completion; increasing the base thereby without the need of further notice, hearing or court order	
-	
-	
-	
-	
-	
-	
PART 9: Signature(s)	_
/s/ ALEXANDRA ROSARIO MORELL Date 09/30/2020	
Signature of attorney of debtor(s)	
Date	

Signature(s) of Debtor(s) (required if not represented by an attorney; otherwise optional)

By filing this document, the Attorney for Debtor(s) or Debtor(s) themselves, if not represented by an attorney, also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in Local Form G (LBF-G), other than any nonstandard provisions included in Part 8.

Date \_\_\_

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